

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

**Office of Financial and Insurance Regulation,
Petitioner**

v

Enforcement Case No. 11-11322

**Blessing Okere-Campbell
System ID # 0508422,
Respondent**

Issued and entered
this 12th day of December 2011
by **R. Kevin Clinton**
Commissioner

FINAL DECISION

I. BACKGROUND

Respondent Blessing Okere-Campbell is a nonresident insurance producer authorized to transact the business of insurance in Michigan. In August 2010, the Office of Financial and Insurance Regulation (OFIR) received information that Respondent had engaged in fraudulent conduct in connection with the sale of insurance policies, a violation of section 1239(1)(h) of the Michigan Insurance Code (Code), MCL 500.1239(1)(h).

OFIR investigated the complaint and initiated a compliance action. Respondent was offered an opportunity to respond to the complaint and show compliance with the insurance law she was alleged to have violated. She did not file any reply.

On August 4, 2011, OFIR issued an Administrative Complaint and Order for Hearing which was sent to Respondent. The administrative complaint set forth detailed allegations that Respondent had failed to comply with section 1239(1)(h) of the Code. The order for hearing required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations with a statement that Respondent plans to attend the hearing, or request an adjournment. Respondent failed to take any of these actions.

On October 26, 2011, OFIR staff filed a Motion for Final Decision. Respondent did not file a reply to the motion. Given Respondent's failure to answer, Petitioner's motion is granted. The administrative complaint, being unchallenged, is accepted as true. Based on the administrative complaint, the Commissioner makes the following findings of fact and conclusions of law.

II. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Respondent Blessing Okere-Campbell is a licensed nonresident producer in the State of Michigan. At all times pertinent to this case the Respondent was an appointed agent of American Family Life Assurance Company of Columbus (Aflac).
2. In August 2010, OFIR received a complaint from Aflac alleging that Respondent had submitted insurance applications for 113 policies for 38 individuals that were later determined to be fictitious insureds. AFLAC paid \$14,820.00 in commissions to Respondent for this business.
3. By creating insurance documents for non-existing individuals and collecting commissions based on those documents, the Respondent engaged in fraudulent, dishonest, and untrustworthy conduct.
4. Section 1239(1)(h) of the Code, MCL 500.1239(1)(h), allows the Commissioner to revoke an insurance producer's license for using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
5. Section 1244(1) of the Code, MCL 500.1244(1), provides:

If the commissioner finds that a person has violated this chapter, after an opportunity for a hearing pursuant to the administrative procedures act of 1969, 1969 PA 306, MCL 24.201 to 24.328, the commissioner shall reduce the findings and decision to writing and shall issue and cause to be served upon the person charged with the violation a copy of the findings and an order requiring the person to cease and desist from the violation. In addition, the commissioner may order any of the following:

(a) Payment of a civil fine of not more than \$500.00 for each violation. However, if the person knew or reasonably should have known that he or she was in violation of this chapter, the commissioner may order the payment of a civil fine of not more than \$2,500.00 for each violation. An order of the commissioner under this subsection shall not require the payment of civil fines exceeding \$25,000.00. A fine collected under this subdivision shall be turned over to the state treasurer and credited to the general fund of the state.

(b) A refund of any overcharges.

(c) That restitution be made to the insured or other claimant to cover incurred losses, damages, or other harm attributable to the acts of the person found to be in violation of this chapter.

(d) The suspension or revocation of the person's license.

III. ORDER

Based on the Respondent's conduct and the applicable law cited above, it is ordered that:

1. The insurance producer license of Respondent Blessing Okere-Campbell is revoked.
2. Respondent Blessing Okere-Campbell shall pay restitution of \$14,820.00 to American Family Life Assurance Company of Columbus.



R. Kevin Clinton
Commissioner